

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
Eastern Division

In Re:  
KHAHARRAH M. LATHAM

Debtor(s)

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BK No.: 22-11840

Chapter: 13

Honorable Carol A. Doyle

**ORDER GRANTING TRUSTEE'S MOTION OF  
DISMISSAL WITH A ONE YEAR BAR TO REFILING**

THIS MATTER is before the Court on several motions to dismiss filed by Thomas Hooper, the Chapter 13 Trustee in this case.

The court held a hearing on the trustee's motions on February 7, 2023. The debtor did not appear. After the trustee filed his motions to dismiss, the debtor filed a notice of conversion to convert the case to one under Chapter 7. The debtor has filed at least 13 bankruptcy cases since 2017, using at least three Social Security numbers. The debtor has abused the bankruptcy system and a bar to refiling is appropriate. Section 109(h)(1) of the Bankruptcy Code requires an individual to obtain credit counseling in the 180 days before a bankruptcy case is filed to be eligible to be a debtor under any chapter of the Bankruptcy Code. The debtor failed to file a certificate of creditor counseling as required under section 521(b)(1) of the Bankruptcy Code. This failure was the basis for one of the trustee's motions to dismiss. The case must therefore be dismissed despite the debtor's conversion to Chapter 7.

The trustee's motion is therefore GRANTED as follows:

This case is dismissed with a one-year bar to refiling. The debtor is barred from filing a bankruptcy case under any chapter of the Bankruptcy Code in any district through February 7, 2024, for one year from the entry of this order.

Enter:



Honorable Carol A. Doyle

United States Bankruptcy Judge

Dated: February 07, 2023

**Prepared by:**

Thomas H. Hooper  
Chapter 13 Trustee  
55 E. Monroe St., Suite 3850  
Chicago, IL 60603  
(312) 294-5900